Army National Guard

Utah
Army National Guard
Travel Charge Card Program

Cardholder Training

07 January 2004

Americans At Their Best.

THE NATIONAL GUARD

Army National Guard

Benefits

- Facilitates rapid ATM cash advances
- Facilitates making hotel reservations
- Separates personal accounts from the government travel expense account
- Split disbursement facilitates quick and easy payment of the travel card balance
- Travels with the soldier and can be used to support various operations

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Benefits continued

- Does not affect the credit rating of good account holders
- The government receives rebates from Bank of America based on the use of the government travel charge card (GTC) (less uncollected debts)

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Eligibility

- All federal government military and civilian employees who do not fall in one of the exempt categories as defined in the DoDFMR, Volume 9, Chapter 3, paragraph 030302 A.
- Frequent traveler (travels 3 or more times in a 12 month period)
- Must possess a Fair Isaac credit score of at least 500 (those that decline a credit check will automatically be issued a restricted travel card)
- State employees and civilians that are not federal government employees are **NOT** eligible to have a government travel charge card.

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Types of Cards

- Standard
  - Must submit to a credit check and have a Fair Isaac credit score of 660 or above
  - Must regularly require available credit of over $1,650.00 for travel expenses
  - Limit is $5,000.00 (or $5,000.00 minus the amount owed the bank)
    - ATM limit is $500.00
    - Retail limit is $250.00
    - Available credit for travel expenses $4,250.00

Types of Cards continued

- Restricted
  - Must submit to a credit check and have a Fair Isaac credit score of between 500 and 659, or refuse a credit check
  - Typically does not require available credit of over $1,650.00 for travel expenses
  - APC deactivates account when not on official government travel
  - Limit is $2,000.00 (or $2,000.00 minus the amount owed the bank)
    - ATM limit is $250.00
    - Retail limit is $100.00
    - Available credit for travel expenses $1,650.00

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Application Process

- Complete the Individually Billed Card Account Application for the Department of Defense Travel Card Program

- Complete the ARNG Statement of Understanding

- Submit the application and the ARNG Statement of Understanding to your APC for processing

- Card will arrive within 7 to 10 business days. When approved by the order issuing authority, cards can be expedited (2 day delivery) for a reimbursable $20.00 fee.

Cardholder Responsibilities

- **NEVER** use the card to pay for another individual's travel expenses, even if they are on official travel orders
- Only use the card in support of authorized government travel (TDY or local travel expenses)
- Safeguard the card
- Do NOT store the pin number with the card
- Know who the APC is and how to contact him/her
- Seek assistance early for problems or questions
- File your travel claim within 5 business days of your return from travel, or every 30 days when on continuous travel orders in excess of 45 days
- Pay the entire amount owed the bank using

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Authorized Purchases
While On Official Travel Orders

- Lodging
- Rental Car
- Meals
- Parking
- Authorized reimbursable recruiting expenses
- Conference fees paid after arrival at the conference
- ATM advances, not to exceed 80% of authorized M&IE
- Other miscellaneous travel expenses authorized for reimbursement

Examples of Unauthorized Purchases

- Airline Reservations (except in emergency situations or under the City Pair Program)
- Uniform Items
- Prescriptions
- School Supplies
- Distance Learning Fees
- Personal Automobile Repairs
- Membership Dues
- Purchases for someone other than the cardholder
- Purchases at Drinking Establishments or Exotic Dance Clubs
- PCS related expenses

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Advance Conference Fees

- Advance Conference Fees should be paid for using:
  - Purchase Card
  - DD Form 1556
- *WHY?* While conference fees are reimbursable when authorized on travel orders, paying for advance conference fees using the travel card usually requires the traveler to pay for the fee out of pocket before reimbursement. The travel charge card bill MUST be paid in full each month, regardless of travel reimbursement status.

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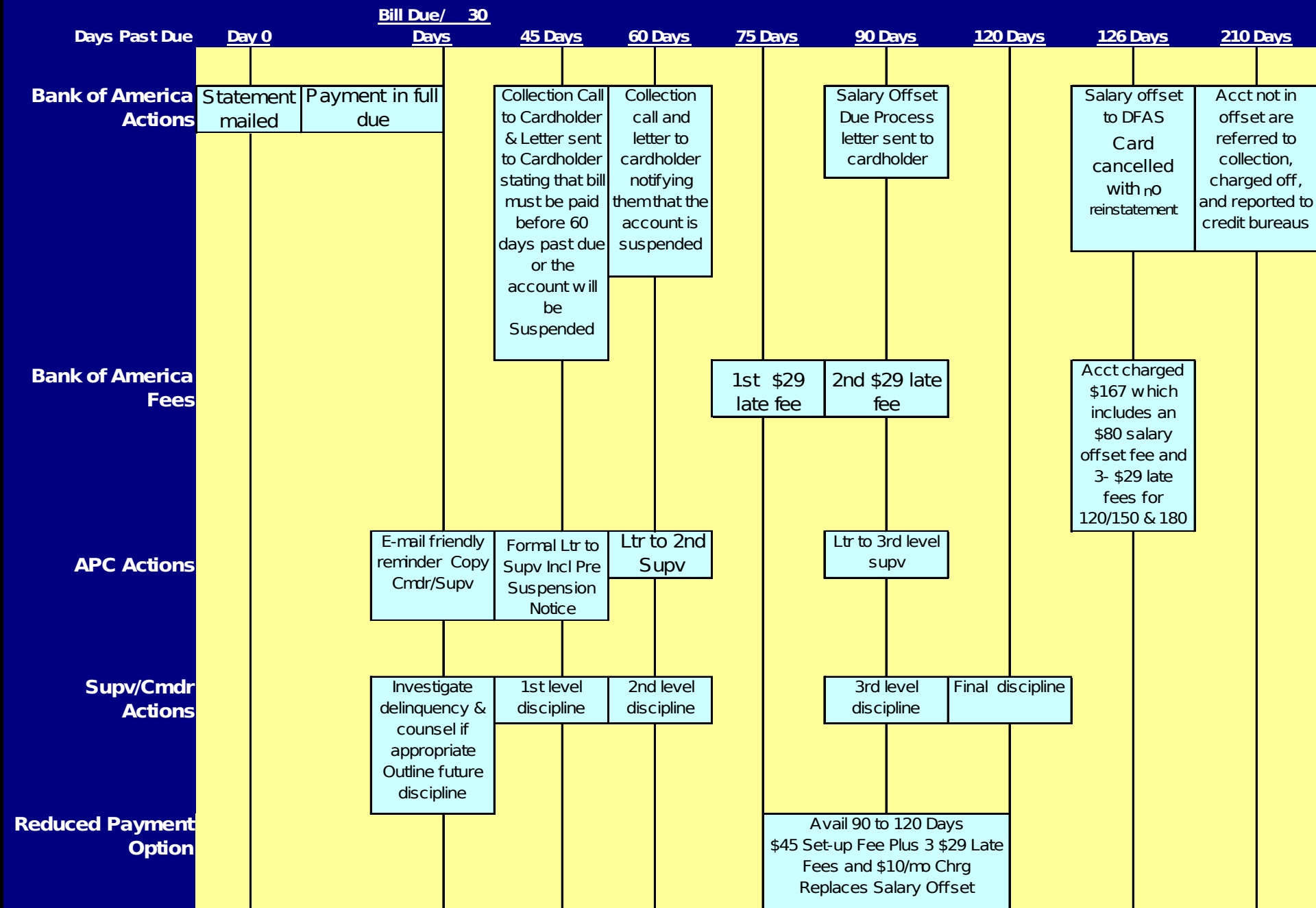
Common Causes of Delinquency

- Using the card for unauthorized purchases (this is misuse/abuse)
- Charging more than your Per Diem rate while on travel
- Failing to pay using split disbursement
- Not submitting the travel voucher in a timely manner (within 5 business days for regular TDY, and every 30 days for continuous TDY in excess of 45 days)
- Not addressing travel voucher processing problems quickly and effectively
- Personal contact information not maintained current with Bank of America
- Paying advance conference fees using the

Delinquency Event Matrix


Days Past Due
Day 0
Bill Due/ 30 Days
45 Days
60 Days
75 Days
90 Days
120 Days
126 Days
210 Days
Bank of America Actions
Statement mailed
Payment in full due
Collection Call to Cardholder & Letter sent to Cardholder stating that bill must be paid before 60 days past due or the account will be Suspended
Collection call and letter to cardholder notifying them that the account is suspended
Salary Offset Due Process letter sent to cardholder
Salary offset to DFAS Card cancelled with no reinstatement
Acct not in offset are referred to collection, charged off, and reported to credit bureaus
Bank of America Fees
1st $29 late fee
2nd $29 late fee
Acct charged $167 which includes an $80 salary offset fee and 3- $29 late fees for 120/150 & 180
APC Actions
E-mail friendly reminder Copy Cmdr/Supv
Formal Ltr to Supv Incl Pre Suspension Notice
Ltr to 2nd Supv
Ltr to 3rd level supv
Supv/Cmdr Actions
Investigate delinquency & counsel if appropriate Outline future discipline
1st level discipline
2nd level discipline
3rd level discipline
Final discipline
Reduced Payment Option
Avail 90 to 120 Days
$45 Set-up Fee Plus 3 $29 Late Fees and $10/mo Chrg
Replaces Salary Offset

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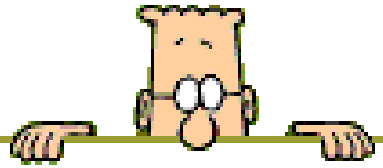

Your Agency Program Coordinator (APC) can see all transactions you make using the government travel charge card. Use it responsibly!

APCs Monitor Misuse/Abuse and Delinquency

- Reports that tell by name, SSN and account number:
  - What unauthorized purchases were made
  - What unauthorized purchases were attempted
  - When airline tickets are purchased for someone else other than the cardholder
  - When unauthorized ATM withdrawals are made
  - When excessive ATM withdrawals are made
- Reports that tell by name, SSN and account number:
  - Who is delinquent

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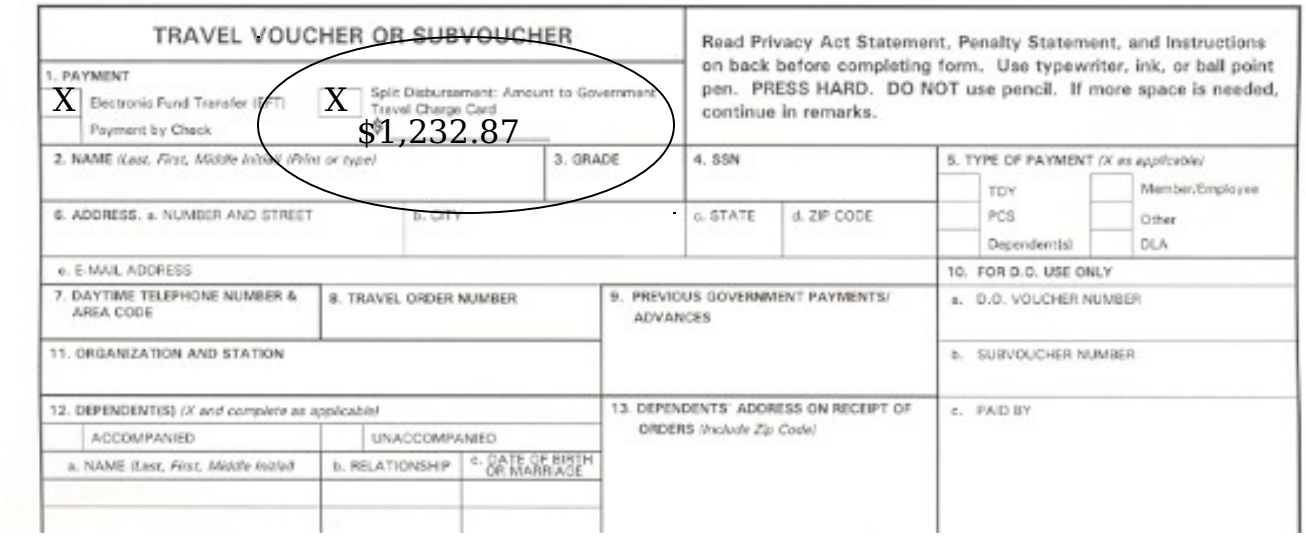
Mandatory Split Disbursement

All federal military employees must pay all amounts owed Bank of America using the split disbursement option



TRAVEL VOUCHER OR SUBVOUCHER

Read Privacy Act Statement, Penalty Statement, and Instructions on back before completing form. Use typewriter, ink, or ball point pen. PRESS HARD. DO NOT use pencil. If more space is needed, continue in remarks.

1. PAYMENT
X Electronic Fund Transfer (EFT)
Payment by Check
X Split Disbursement: Amount to Government Travel Charge Card $1,232.87

2. NAME (Last, First, Middle Initial) (Print or type)
3. GRADE
4. SSN
5. TYPE OF PAYMENT (X as applicable)
TDY
PCS
Dependent(s)
Member/Employee
Other
DLA

6. ADDRESS. a. NUMBER AND STREET
b. CITY
c. STATE
d. ZIP CODE

e. E-MAIL ADDRESS

10. FOR D.O. USE ONLY

7. DAYTIME TELEPHONE NUMBER & AREA CODE
8. TRAVEL ORDER NUMBER
9. PREVIOUS GOVERNMENT PAYMENTS/ ADVANCES
a. D.O. VOUCHER NUMBER
b. SUBVOUCHER NUMBER

11. ORGANIZATION AND STATION

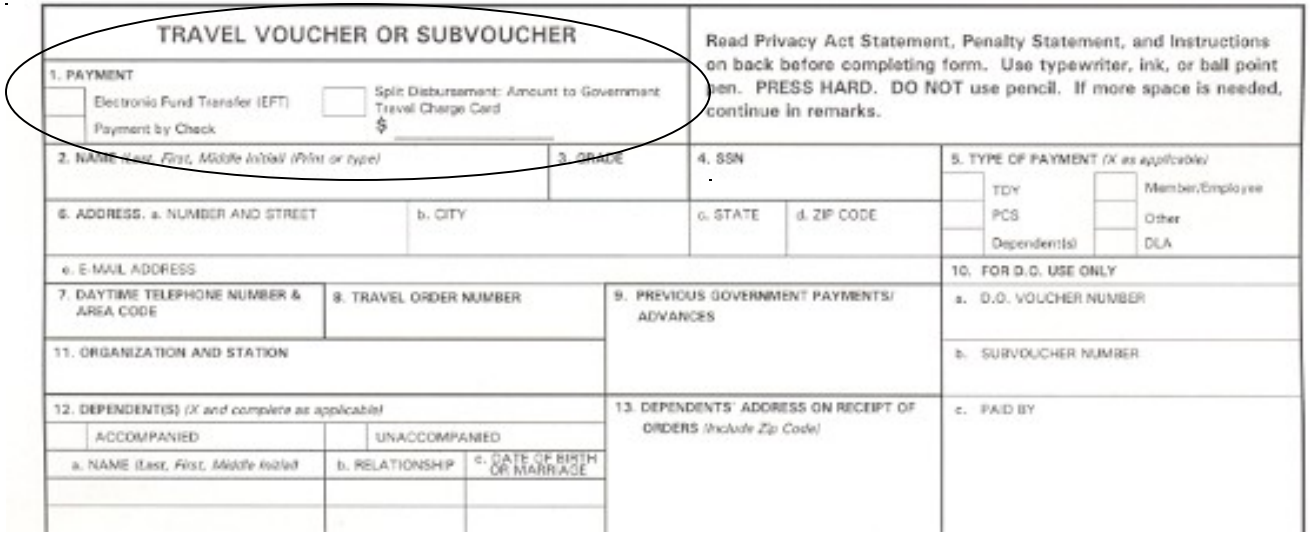
12. DEPENDENT(S) (X and complete as applicable)
ACCOMPANIED
UNACCOMPANIED
a. NAME (Last, First, Middle Initial)
b. RELATIONSHIP
c. DATE OF BIRTH OR MARRIAGE

13. DEPENDENTS' ADDRESS ON RECEIPT OF ORDERS (Include Zip Code)
c. PAID BY

Default Split Disbursement

All employees who fail to select a payment option in Block 1 of the DD Form 1351-2 will have the following expenses paid directly to Bank of America:

All charges incurred during the duration of the TDY orders



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1. PAYMENT
- Electronic Fund Transfer (EFT)
- Payment by Check
- Split Disbursement: Amount to Government Travel Charge Card $ _____

2. NAME (Last, First, Middle Initial) (Print or type)
3. GRADE
4. SSN
5. TYPE OF PAYMENT (X as applicable)
- TDY
- PCS
- Dependent(s)
- Member/Employee
- Other
- DLA

6. ADDRESS. a. NUMBER AND STREET
b. CITY
c. STATE
d. ZIP CODE

e. E-MAIL ADDRESS

10. FOR D.O. USE ONLY

7. DAYTIME TELEPHONE NUMBER & AREA CODE
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- UNACCOMPANIED

a. NAME (Last, First, Middle Initial)
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c. PAID BY

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Additional Payment Options

- When either split disbursement or default split disbursement doesn't pay the full amount owed Bank of America, one of the following payment methods must be used to pay the balance:
  - Personal check or money order
  - Pay by phone (pay amount owed plus a $10.00 service fee) * Best method to pay delinquent accounts. Posted within 24 hours.

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Did You Know That..

- The travel charge card debt is a personal debt with Bank of America
- Failure to pay may result in credit bureau notification of a bad debt
- Using split disbursement to pay the account in full is the easiest and fastest means to pay Bank of America, and is mandatory for all federal military and civilian employees
- Non-authorized charges and delinquent amounts are subject to disciplinary action
- There is a $29.00 fee for a Non-

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Conclusion

The travel charge card is easy to use, easy to pay, and always assures the traveler a quick and effective means to pay for official government travel! The key is to use the card for authorized purchases only, and file correct vouchers timely

Points of Contact

Bank of America 800-472-1424

Primary APC

Renee Mitchell
renee.mitchell@ut.ngb.army.mil
(801) 523-4101

Alternate APCs

Mary McDermott
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(801) 523-4095

QUESTIONS?